

JAMES H. CLAPP, SUBSTITUTED TRUSTEE, : EQUITY NO. 31,120
IN DEED OF TRUST FROM DENNIS H.
TRIBBLE AND JANICE M. TRIBBLE, HIS
WIFE, TO J. WILLIAM BROSIUS AND : IN THE CIRCUIT COURT
JAMES MCSHERRY
: FOR FREDERICK COUNTY

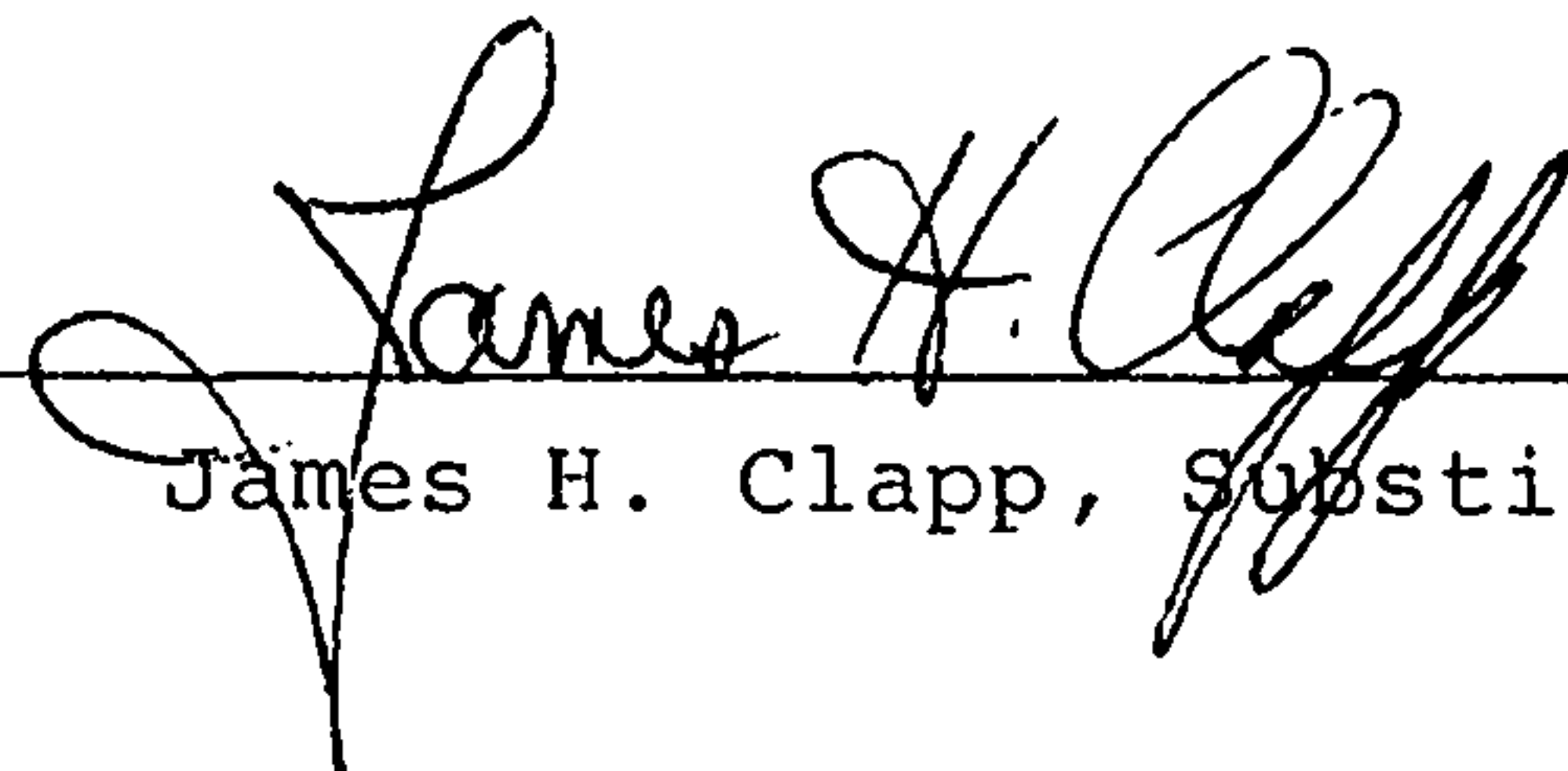
TRUSTEE'S AFFIDAVIT

I, James H. Clapp, having been appointed Substituted Trustee in connection with the captioned real estate foreclosure proceedings, hereby make oath as follows:

1. That I was personally in attendance at the auction of the real property referred to in this proceeding which sale was held at 11:00 a.m. on Friday, April 24, 1981 at the Courthouse Door, Frederick City, Frederick County, Maryland.

2. That I have personally reviewed the Report of Sale submitted herewith and believe it to be true and correct; and

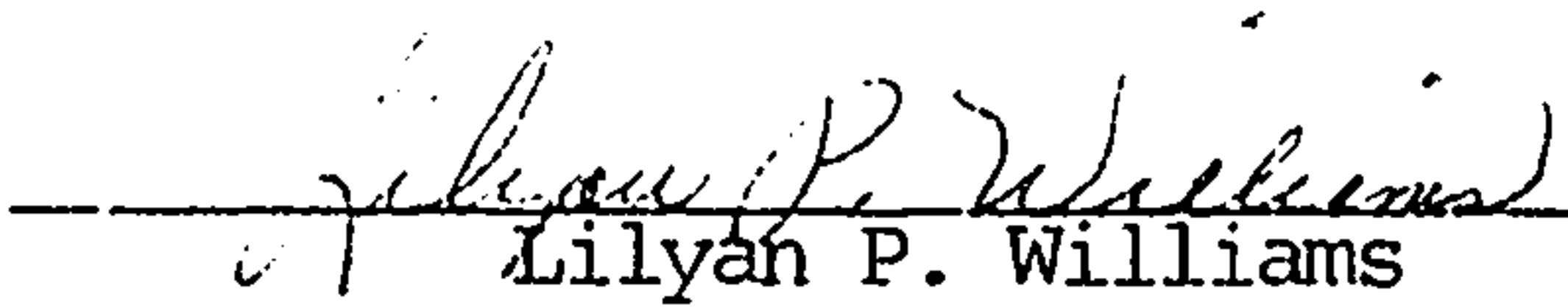
3. That in my opinion the said auction was fair in all respects.


James H. Clapp, Substituted Trustee

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 29th day of April, 1981 before me, a Notary Public of the State and County aforesaid, personally appeared James H. Clapp, Substituted Trustee, and made oath in due form of law that the facts stated in the foregoing Report of Sale are true, as therein set forth, and that the sale thereby reported was fairly made.

WITNESS my hand and Notarial Seal.


Lilyan P. Williams
NOTARY PUBLIC

My Commission expires: July 1, 1982

Filed May 1, 1981